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PTO/SB/08A (08-03)

 <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>			
Substitute for form 1449A/PTO		<i>Complete if Known</i>	
		Application Number	10/703,975
		Filing Date	November 7, 2003
		First Named Inventor	Serkan Savasoglu
		Art Unit	3609
Examiner Name	Gerald C. Vizvary		
Sheet	1	of	2
Attorney Docket Number			030588

## U.S. PATENT DOCUMENTS

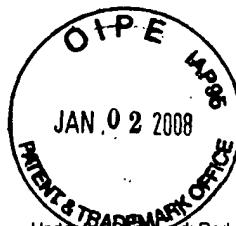
## FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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Sheet	2	of	2	Attorney Docket Number	030588		

<b>NON PATENT LITERATURE DOCUMENTS</b>				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published		
		Internal Revenue Service Revenue Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.		
		Internal Revenue Service Revenue Ruling 2002-31, Published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, contingent payment debt instruments, pp. 1-4.		
		Faerber, Esme, All About Bonds and Bond Mutual Funds: The Easy Way to Get Started, New York McGraw-Hill Professional, 200, pp. 28, 40, 225, 226, 236.		
		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.		
		Office Action issued on September 18, 2007 in Application No. 10/703,978.		
		Office Action issued on September 27, 2007 in Application No. 10/677,172.		

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